2014 Annual Report

CONSUMER PROTECTION BC

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Message from the Board Chair and CEO

On the behalf of our Board of Directors, staff and stakeholders, we are pleased to present Consumer Protection BC's 2014 Annual Report.

We celebrated our 10-year anniversary in 2014. From our humble roots as a small business with oversight of three industries in 2004, we have grown to an organization that regulates seven industries. There is no other organization in North America quite like ours with a similar structure for consumer protection and licensing; this is a testament to the true vision of our founders for doing business in a different way.

Our anniversary is a milestone in a number of ways: in 2014, we reached a new 30-year administrative agreement with the government of British Columbia; negotiated a three-year collective agreement with the BC Government Employees Union – a win-win process that underlines the healthy relationship we have with our union; and updated our fee structure to create a three-year revenue-and-cost agreement with our licensees. 2014 was the Year of the Agreement – with each speaking to the stability of our organization, the strong relationship and trust we share with government, and our ability to continue delivering on our mandate.

Last year also saw the dismissal by the BC Supreme Court of two significant judicial review proceedings brought against Consumer Protection BC. The court's decisions reflect support for our existing enforcement and decision-making processes and send clear messages to our industry sectors and to our more than 10,000 regulated businesses that Consumer Protection BC is delivering its mandate effectively and reasonably.

Over the past year, there have been a few distinct shifts in our organization. We have refocused on our regulatory work of licensing, compliance, and, as necessary, enforcement for the business sectors we oversee. We have rethought and enhanced our many engagements with various stakeholders to provide our

10 YEARS, 10 MILESTONES

- Regulated sectors: travel, cemetery and funeral services, debt collection, payday lending, telemarketing, film classification, and home inspectors
- Our regulatory responsibilities grew by 133%, from 3 sectors to 7
- 150,000 consumer calls and emails answered
- Consumers received more than $843,000 in restitution
- 3,000 inspections and 4,200 investigations closed
- 9,500 general release movies and trailers classified
- 88,300 licences issued or renewed for our regulated industries
- Travellers refunded $1.2 million through BC's Travel Assurance Fund
- Since 2010, $24,200 donated to local charities through our staff fundraising program
- Consumers and businesses accessed information on our website more than 5.5 million times since 2008

**all numbers are approximate*

services in a consistent and effective manner.

This past year also brought shifts in our Board structure. Founding Board Director and Chair Frank Barr retired in November, having served on the Board from the very start. Frank was an experienced, focused leader who was instrumental in steering the organization through changes to its mandate, while ensuring its financial health. We thank Frank for his thoughtful contributions to our organization.

In 2014, we maintained focus on our goals as laid out in our 2014 - 2016 Business Plan:

Goal 1: Improve Consumers' Ability to Make Informed Decisions

Goal 2: Encourage Best Business Practices

Goal 3: Build Trust with Stakeholders

Goal 4: Foster a High-Performance Organization

Included in this report is a financial overview of our organization. Our detailed and audited 2014 financial statements are published separately and are available on our website, at www.consumerprotectionbc.ca

We would like to recognize our Board, stakeholders and staff for their contributions throughout 2014 to the ongoing pursuit of our vision and mission.

This past year saw us celebrating 10 successful years, tightening our focus on our mandate, welcoming confirmation that we fulfill an integral role in ensuring fair business practices in British Columbia, and ushering in a sense of excitement and growth as we look forward to serving our stakeholders in the years ahead.

Douglas Enns, Board Chair

Rob Gialloreto, President and CEO

Who We Are

Who We Are

Consumer Protection BC promotes a fair marketplace for BC consumers and businesses. We were established in 2004 under the *Business Practices and Consumer Protection Authority Act* and, as delegated by the provincial government, we are responsible for administering BC's consumer protection laws, namely the *Business Practices and Consumer Protection Act*, the *Cremation, Interment and Funeral Services Act*, and the *Motion Picture Act*, along with a variety of associated consumer protection regulations.

With the *Business Practices and Consumer Protection Authority Act* guiding the purpose, structure, and governance of our organization, we operate at arm's length from government as a not-for-profit corporation.

Our mandate is to:

- deliver consumer protection services throughout British Columbia;
- promote fairness and understanding in the marketplace; and
- enforce consumer protection laws in BC.

In fulfilling our mandate to deliver specific consumer protection services, we:

- respond to inquiries and complaints from BC consumers and businesses;
- educate consumers and businesses about their rights and responsibilities;
- licence specific businesses and occupations;
- inspect licensed businesses and occupations;
- investigate alleged violations of consumer protection laws and follow up with progressive enforcement action; and
- provide recommendations to government regarding enhancements to BC's consumer protection laws.

OUR VISION:
Confident consumers and trusted businesses in a thriving marketplace.

OUR MISSION:
As a highly valued marketplace guardian, we engage, educate, empower, and enforce to build confidence and trust.

OUR VALUES:

- Professional, impartial, and ethical in all our dealings;
- Accessible and helpful in sharing our knowledge;
- Transparent, accountable, and consistent in our approach;
- Collaborative, innovative, and proactive, focused on achieving outstanding results;
- A safe, healthy, and harassment-free workplace. Dedicated to learning, teamwork, and mutual respect.

Who We Are

We oversee BC's general trade practice laws and licence specific sectors, as well as regulate a range of business activities that include credit reporting, gift cards, and specific types of contracts. In 2014, we were responsible for licensing and regulating the following businesses and occupations:

- Debt collection agencies, bailiffs, and debt poolers;
- Funeral services providers, funeral directors, embalmers, cemeteries, and crematoria;
- Home inspectors;
- Payday lenders;
- Telemarketers;
- Travel agencies, wholesalers, and accommodation providers; and
- Video retailers, motion picture distributors, and theatres.

We are responsible for classifying all motion pictures shown in BC theatres as well as approving all adult videos sold or rented in the province.

We also serve as a point of consumer contact for various issues, including services rendered by Metro Vancouver Taxi Services through a contract with the Ministry of Transportation and Infrastructure.

Board of Directors

With legislation allowing for up to nine directors, our Board of Directors are the strategic leaders and fiduciary stewards of our organization, setting overall goals and broad policies. Our Board has three standing committees:

- Governance & Nominating Committee
- Human Resources & Compensation Committee
- Finance & Audit Committee

In 2014, the Board held six meetings, and consisted of the following members:

- Mr. Frank Barr, Chair (retired November 2014
- Mr. Douglas Enns, Chair (as of November 2014)
- Mr. Dennis Cote, Director
- Ms. Deborah Lovett, Director
- Ms. Paulette Parry, Director
- Ms. Julie Winram, Director

November 2014 saw the retirement of Chair Frank Barr, ending 10 years of leadership, and the appointment of Mr. Douglas Enns, our new Board Chair for a five-year term.

Industry Advisory Groups

Established by our Board of Directors, advisory groups have served as one of our many stakeholder engagement tools for the industries of debt collection, funeral services, and travel. These volunteer groups identify consumer and industry-related issues and potential solutions for consideration by Consumer Protection BC, and provide feedback on matters put forward to the group by Consumer Protection BC.

In 2014, our organization completed a review of the industry advisory group structure as a basis for effective stakeholder engagement and is exploring the best practices of other industries and regulators. We remain committed to effective and open communication with all of our valuable industry stakeholders and we thank all of the past members of our advisory groups for their service. A full list of contributing members is available in the Industry Advisory Groups section of this report.

Meeting Our Goals

Meeting Our Goals

The Consumer Protection BC 2014 - 2016 Business Plan identifies the following key goals:

1. Improve consumers' ability to make informed decisions;
2. Encourage best business practices;
3. Build trust with stakeholders; and
4. Foster a high-performance organization.

Read on to learn how we worked towards reaching our goals in 2014.

Goal 1: Improve consumers' ability to make informed decisions

Consumers need quality information at the right time in order to make informed decisions. Consumer Protection BC has responded to this need, earning its reputation over the past 10 years as a trusted source of information for consumers. We work to deliver our messages of consumer protection at all points along the issues spectrum by identifying emerging issues, working with consumers in distress, and through our follow-up programs.

OBJECTIVE 1: INCREASE AWARENESS OF OUR PRODUCTS AND SERVICES

Market Consumer Protection BC services in a cost-effective manner

Throughout 2014, we shared information to help consumers make informed decisions and to guide them in using our self-help tools. We did this through our marketing and communications channels of media relations (including submissions to free publications geared toward seniors), social media, print collateral, partnerships with like-minded stakeholders and organizations, and traditional advertising. Our social media presence is growing and we are engaging ever more people with our messages of consumer protection. By year's end, our Facebook page had more than 25,000 fans and a reach of seven million, and our blog posts were viewed 87,000 times.

"I look forward to visiting your Facebook page to find new and informative information and any current issues that come up. I really like how your page is run, and I hope you continue to bring consumers the best advice out there." – Cynthia B., consumer

We implemented our new email marketing strategy and platform in July to adhere to Canada's new anti-spam laws. While our overall list is now smaller, representing about 10% of our previous email list, the consumers we are communicating with are a more engaged group who are getting the kind of content that they want (as shown through a 30% increase in email open rates and a 5% increase in click-through rates).

Leverage our licensees', partners', and stakeholders' capability to increase our profile

In August, we partnered with the Funeral Association of BC to focus education messages to BC consumers about funeral services. Using a variety of marketing tactics, such as radio ads, public service announcements, and online and traditional advertising, our primary target audience was middle-aged Vancouver consumers who were encouraged to have "the talk" with their parents and loved ones about their end-of-life wishes. At the end of the campaign, we had achieved more than 2.5 million estimated views of advertised and published content.

We also hosted our second-ever Consumer Awareness Week, attending and presenting at various annual general meetings, and working with a variety of partners to further broaden the reach of our consumer information.

OBJECTIVE 2: STRENGTHEN OUR ABILITY TO ASSIST CONSUMERS IN MANAGING MARKETPLACE ISSUES

Meeting Our Goals

Increase consumer awareness of their rights and responsibilities

We provide information by proactively informing consumers about marketplace issues across all of our communication and marketing channels. Key consumer education campaigns for 2014 included Consumer Awareness Week (with a focus on consumer contracts), funeral services, and debt collection rights and responsibilities. We also focused consumer education tactics on the topics of fitness contracts, the Travel Assurance Fund, payday lending, credit reporting, debt pooling, and debt settlement. We made consumer contract cancellation self-help forms available via our website; these were downloaded nearly 400 times. Consumer Awareness Week (May 12 - 16) was targeted to youth aged 17 - 25 with the purpose of educating them about the types of consumer contracts they will soon encounter in the marketplace. Topics covered included fitness contracts, used car purchase agreements, cell phone contracts, and credit card agreements. Partners included the Ministry of Justice, the Vehicle Sales Authority of BC, the Better Business Bureau serving Mainland BC, and the Canadian Wireless Telecommunications Association. Our activities included partnerships, school outreach, radio and online advertising, social media, and radio public service announcements.

Enhance alternative dispute resolution options that meet consumers' and business's needs

We have realigned our goals of Online Dispute Resolution (ODR), our self-help tool designed to help consumers and businesses work together to resolve issues. We are working toward providing the platform as an early resolution tool for licensed industries, in particular debt collection. We started work determining the required process changes and plan to

Future Performance Contracts: Getting Consumers Out of Hot Water

We've all experienced buyer's remorse. Such was the case for Rebecca (name changed), a BC woman who wandered into a store selling hot tubs one afternoon. Minutes later, she found herself involved in a deal with a salesman. "I purchased a hot tub with $1,300 as an initial deposit," says Rebecca. "That's all my bank machine could give me at the time. I promised them I would bring the remaining $1,500 the next day."

"They gave me the understanding that I had two months to decide whether I wanted it, and that they would fully refund my money," says Rebecca. But she didn't need two months to realize she didn't need a new hot tub. Rebecca returned for a refund the next day, but was told that she had purchased the hot tub, and the deal was sealed. There was to be no refund. Frustrated, Rebecca called the number on the company business card, but found it wasn't in service. Online, she tracked down the company head office in the U.S. and called there. "The first guy I spoke to was apologetic and promised to sort it out," she says. But within days, she was getting the runaround: half-hour holds, disconnected calls, unreturned voicemails. At her wits' end, Rebecca finally called a local news agency, which directed her to contact Consumer Protection BC.

"I connected with an investigator at Consumer Protection, and faxed him the letter I had sent to the company's head office stating I no longer wanted a hot tub and wanted my deposit back," explains Rebecca. "He helped me get the ball rolling. I figured if Consumer Protection BC could help me get a bit of money back, then that was a bonus. But by that time, I had pretty much accepted that I was out $1,300."

Consumer Protection BC reviewed the matter and found a number of deficiencies in Rebecca's contract with the hot tub company. The business was notified about the deficiencies, but insisted that since they were based in U.S., there was no wrongdoing. Consumer Protection BC reminded the company that doing business in BC means following BC laws. Ultimately, the company agreed to issue a refund to the consumer. Within a month and a half, Rebecca received a cheque in the mail for nearly the full amount she had originally put against the hot tub. "I am so grateful for what I got back," Rebecca says. "The investigator was awesome. The whole experience was awesome."

offer this tool to licensed industries as a pilot project in 2015.

Goal 2: Encourage best business practices

We educate and work with businesses to foster a climate of voluntary compliance, and to focus on high-impact violations of consumer protection law.

OBJECTIVE 1: EDUCATE BUSINESSES TO FOSTER A CLIMATE OF VOLUNTARY COMPLIANCE

Build awareness of statutory obligations through timely feedback and targeted education materials

To ensure business owners are aware of their legal obligations, we make a point of connecting with them and educating them about the law. Throughout 2014, we dedicated a considerable amount of compliance resources to educating funeral providers and other stakeholders about the correct application of the law as it relates to the unauthorized provision of the funeral services law and the associated rules for funeral services providers.

To better understand the scope of the issues around non-compliant contracts in the fitness and health industry, we visited 10 randomly-selected businesses with the purpose of reviewing contracts. Nine of the 10 were using non-compliant contracts and were unaware of their obligations under BC's consumer protection laws. We helped these businesses bring their contracts into compliance.

Thousands of licensees have taken our debt collector exam since its introduction. To ensure effective training for new collectors, we refreshed and increased the number of exam questions, improved the exam interface, and amended and expanded the exam reference material.

Improve business practices by implementing improvements to regulatory frameworks

In 2014 we continued to provide policy and subject matter expertise support to government in relation to several previously announced updates to consumer protection laws. Specifically, we supported government's policy making process to regulate and licence debt repayment agents in BC. Further, we supported government's efforts to enhance BC's regulatory model for home inspectors. This work is expected to continue in 2015.

We also introduced expanded complaint-handling reporting requirements for home inspection associations and positioned ourselves to offer ODR to consumers to resolve specific disputes with certain licensed industries with an initial focus on debt collection in 2015.

OBJECTIVE 2: FOCUS ON HIGH-IMPACT VIOLATIONS OF CONSUMER PROTECTION LAW

Streamline administrative processes to focus resources on the risk of violation

Consumer Protection BC uses secure electronics devices where appropriate. Electronic communication allows staff to complete their work while in the field, leading to greater efficiencies.

Recent changes to inspection methodologies and inspection recording have allowed for better identification and monitoring of high-risk candidates, and have contributed to our success in correcting non-compliant behaviours.

To reduce cost and effort for travel licensees, we simplified and synchronized financial reporting for agents and wholesalers.

To improve efficiencies and outcomes in our ability to identify, classify and manage cases, we finalized a complaint-handling procedures document that gives staff greater clarity on each department's responsibilities.

Meeting Our Goals

Target and inspect high-risk violators based on patterns of non-compliant activity

Coinciding with our focus on collection practices and financial literacy, we selected the debt collection agencies that showed the highest number of consumer complaints and performed a series of unannounced inspections. These inspections showed high numbers of unlicensed collectors employed by the agencies and we worked to bring these businesses into compliance. In the third quarter, we focused on inspecting funeral providers, identifying high-risk activities in this sector. Of the 33 inspections, 78% resulted in a non-compliance being detected.

To improve inspection methodologies and thus better identify moderate to severe or repeated contraventions, we revised the inspection checklists for all industries within our purview. The initiative to target higher risk companies has allowed us to concentrate our efforts on lessening the degree of intervention for companies in compliance. Targeting our inspections to higher risk companies was successful in that 82% of the target group were found to be non-compliant.

Target our enforcement resources on high-impact violations in critical risk areas

In serving the public interest, we identify and act on businesses whose practices put consumers at risk. Debt and funeral services continue to have the highest rates of enforcement action being taken. Of the $14,450 in administrative penalties collected in 2014, 92% came from debt and funeral services industries ($13,250). We delivered 21 enforcement decisions (also known as determinations), including reconsiderations; 14 of these determinations were issued to debt and funeral service businesses.

Continuing Services Contracts: This Ain't No Country Club

After attending an information session for a timeshare-like vacation club, Krystina and Ross W. decided it wasn't for them, and declined to enroll. "But shortly after that, another marketer came in who represented the owners, and presented a whole different type of package," says Ross. "It was more of a year-long promotion with only one club. You got points, you get this, you get that. And it was only about $3,000, so we said let's give it a try."

And so they did. But after Krystina realized she was able to find lower-cost vacations at better times by using various travel deal websites on her own, the couple realized they hadn't purchased much of a deal, after all. "The vacations weren't coming out to be quite as cost-effective as we first believed," says Ross. "In a way, the company had almost represented the lower end of the season prices, say Palm Springs for X-number of points, but in the season when a Canadian traveller typically wants to go to Palm Springs, the cost is nowhere near that! We would have to go in August! Nothing seemed to be working out, and we weren't feeling very good about it."

When Ross contacted the club to inquire into getting their money refunded, he was flatly informed there was nothing to be done. "I knew there was an agency in British Columbia that could help in situations like this," says Ross. "So I googled around until I found Consumer Protection BC. That was who I was looking for."

Ross sent his contract with the vacation club to a Consumer Protection BC investigator who took over the file. "We started making our monthly payments to the vacation club," says Ross, explaining that the couple didn't want to complicate matters by defaulting on the contract. "We wanted to show we were in good faith."

Upon reviewing the company's contracts, Consumer Protection BC found several issues that weren't in compliance with the law. "Moreover, the type of contract they were using was called a 'continuing services contract,' one that gives a consumer an automatic 10-day cancellation right, no matter the reason," explains the investigator. This was actually news to the company.

By Consumer Protection BC working with that business, they agreed to reimburse the consumers the full amount, and to bring their contracts into compliance for all future transactions. "All in all, the case was resolved in about three or four weeks," says Ross. "By then we had paid between two and four months of our contract, but we got it all credited back."

Last year we created six new self-help forms to assist consumers in cancelling certain types of contracts under the *Business Practices and Consumer Protection Act* and updated four existing forms. These documents are critical in helping consumers understand their rights while under contract, and empowering them to cancel non-compliant agreements. We began work on the development of an investigation report template to guide staff with the preparation and structure of case reports. The template includes valuable information for businesses on the hearing process, their right to respond, and possible enforcement consequences.

Goal 3: Build trust with stakeholders

We are committed to building on the confidence the Province and other stakeholders have in our organization by staying on the leading edge of marketplace issues, strengthening the strategic stewardship of consumer protection law and fostering cooperative stakeholder relationships.

OBJECTIVE 1: STRENGTHEN STRATEGIC STEWARDSHIP OF CONSUMER PROTECTION LAW

Leverage government relationships to enhance consumer protection law

In 2014, a new 30-year agreement was signed with the Province that extends Consumer Protection BC's administrative agreement.

In addition to administering the agreement, we also provide ongoing policy support and subject matter expertise to government regarding debt repayment legislative changes, the review of BC's home inspector regulation, and government's analysis of the regulatory requirements for direct supervision of funeral director/embalmer apprentices.

Identify and respond to emerging marketplace issues by developing collaborative solutions with our stakeholders

In support of our goal of ensuring consumers are able to make informed decisions based on the information we supply them, we work to ensure this information is relevant and user friendly. To that end, we prioritized updating our policy on how we publish information to inform consumers about businesses and individuals who have licensing and/or enforcement actions against them. This reduces the incidence of violations and helps see that Consumer Protection BC enforces legislation to ensure a fair marketplace.

We created a new media relations policy to clarify the processes we follow when responding to media requests. We also created a "Restricted Cougar" movie trailers usage policy, which ensures a consistent approach to considering requests for using a trailer containing our proprietary Cougar trademark. This policy helps ensure consistency in classification and allows consumers to make informed choices.

OBJECTIVE 2: ENHANCE COOPERATIVE RELATIONSHIPS WITH STAKEHOLDERS

Strategically engage with governments, organizations and associations to understand consumer protection priorities, address gaps, and respond with required services

We continued to provide support to government in relation to the Province's ongoing justice reform initiatives (Online Dispute Resolution and the Civil Resolution Tribunal). This engagement helped inform our 2014 decision to move toward offering ODR as a dispute resolution platform for specific types of consumer complaints against licensees. It is our hope that this pilot project, which expands on our existing ODR offering, will benefit both consumers and licensees as a convenient and cost-effective dispute resolution option. This self-help tool also

makes it easier for businesses to ensure they are in compliance.

Strategically engage with consumers and business stakeholders to better understand issues, determine impacts and opportunities, and plan responses

We continued our program of regular engagement with stakeholders last year, including licensees, associations, consumer groups, and provincial counterparts. We held a series of advisory and liaison group meetings, and tasked a number of working groups with developing specific recommendations related to the industries we regulate. This engagement helps keep our organization abreast of industry trends and future outlook.

We sought partnership opportunities and collaborated on communication initiatives, held consultations on the fee reviews and engaged with various associations to help develop and disseminate policy platforms.

A targeted survey of our business stakeholders in 2014 was aimed at measuring overall level of satisfaction with our engagement approach and sought input on specific industry issues. We received 52 responses to this survey and issues focused primarily on fees, service delivery improvements, proposed enhancements to, or reduction in regulation, and calls for more engagement and greater enforcement. The majority of the feedback was from the home inspection industry that is in the midst of some significant regulatory change.

Goal 4: Foster a high-performance organization

Goals 1, 2, and 3 represent our intentions to do the right things in our work; our fourth goal, fostering a high-performance organization, reflects our intent to do those things right. Our objectives relate to

Travel Assurance Fund Scores for International Soccer Tournament

Every two years, the British Columbia Muslim Sports Association (BCMSA) takes part in a multi-nation soccer tournament in Fiji that honours its Muslim roots. "It's the Fiji, Australia, New Zealand, Canada and America (FANCA) Federation international soccer tournament," says Mohammed A., the BCMSA's general secretary.

Young players representing Canada have attended the tournament since 1990, where Fijian Muslims are reunited in the multi-day event involving soccer, volleyball, and golf. "We have decided to keep the tournament in Fiji, since it's a third-world country and hosting all those athletes is a real boost to the economy," says Mohammed. "It's a way to connect our youth with diplomacy and how our religion is practiced around the world."

About 20 players attend each tournament, most are youth and students who fundraise for their airfare. The association fundraises alongside in order to help, through car washes, bake sales, and the like. When the time came to finalize travel plans, the association settled on a licensed travel agent to take on the project. "Everything checked out," says Mohammed. "He took a $12,000 deposit, signed a contract and gave us a confirmation number."

On top of the deposit, the contract said the BCMSA had to submit 50% of the money within 10 days of signing. When Mohammad went to the travel agency with the remaining balance, he was greeted by a notice on the door that said the business was no longer operating due to its non-compliance with BC's travel laws. "This was in August, and our trip started in October," says Mohammed. "What could I say to the community?" he asks. "We had youth waiting for this experience. They've booked time off school and work."

That's when Mohammed called on Consumer Protection BC, applying for help through its Travel Assurance Fund. "They were great – they entertained all our questions," he says. And just five weeks after the original complaint, Mohammed found himself opening a cheque for the full amount.

"We were able to send these kids out as promised," says Mohammed. "Consumer Protection BC saved the Muslim community. The organization went a long way to help us out with the Travel Assurance Fund."

providing outstanding customer experiences, focusing on employee engagement, and ensuring our resources are sustainable both now and into the future.

OBJECTIVE 1 – DELIVER SERVICES AND PRODUCTS THAT RESULT IN AN OUTSTANDING CUSTOMER EXPERIENCE

Increase the efficiency of our processes to improve our stakeholders' and customers' experience

In 2014, we continued to develop our capacity to integrate our web and operational renewals into one seamless process. While our payment engine and some complex renewal processes have required additional time and testing, work is ongoing in converting key forms into PDFs to create efficiencies for licensees.

Increase the effectiveness of our services to provide superior customer service

To ensure consistent and reliable customer service, we spent a considerable amount of time reviewing, revising, and developing internal policies and procedures (55 in total). The result was a more consistent application of our policies, clarity for businesses on expectations, and more effective training of new employees which helped avoid service gaps and delays.

"Your team is always so wonderful to us. Just amazing. Thank you!" Licensee

Advance our information technology infrastructure to meet the current and future needs of our organization

We completed our information technology (IT) strategy in 2014. We also implemented an automated call distribution system in 2014 to enhance our call distribution processes, providing for a comprehensive and robust reporting, recording, and monitoring capacity. The new phone system helps consumers navigate our phone system efficiently so that their concerns can reach the correct party in a timely manner.

Enhance our web and operational systems to provide integrated services both within and outside our organization

We completed our planning for the migration of our current integrated IT platform to the Microsoft.Net application platform. Following approval from the Board of Directors, we developed a charter to guide this project, which provides a vision for employees and articulates the key milestones for the project.

Identify and develop requirements, project management and support for all administrative technology

We welcomed our new Vice President, Strategic Services to our team and he quickly become engaged in effectively managing and delivering in our IT and Finance areas, as well as moving to improve many of our administrative processes, particularly in the area of suppliers. Much of the work in this area will be carried out once the Microsoft.Net migration is complete.

Ensure that business continuity risks are managed by documented and tested plans and programs

To manage and mitigate future risk, 2014 saw us working through our disaster recovery plan, replicating data between sites, and sending backups to hard drives and tape. We will continue our work in these areas in 2015.

OBJECTIVE 2 – FOCUS ON THE BEST OPPORTUNITIES TO IMPROVE EMPLOYEE ENGAGEMENT

Build on existing team connections within and between offices

Our corporate responsibility and employee-supported volunteer program, G.I.V.E., continued to host various

fundraising activities, which also supported teambuilding and employee engagement. Through this program, and since 2010, $24,200 has been donated to local charities through staff fundraising and corporate matching.

Staff took advantage of various communications tools, such as Lync and videoconferencing, to enhance connections with each other. Cross-functional working groups were established and have proved to be an effective way of managing operational issues and developing productive working relationships across departments.

Our corporate newsletter was enhanced to include expanded staff profiles and regular interest pieces written by staff from each department within the organization.

Ensure we have the necessary processes to get our work done as effectively as possible

Various elements of the Consumer Protection BC Safety Program continue to be implemented, such as anti-harassment/bully training, implementation of the Mobile Loner Application (for staff working alone and offsite), and the appointment of employee/employer designates for the Joint Occupational Safety and Health Committee.

During this year's collective bargaining process with our union employees, we collaborated with the union on the development of a new and original agreement to highlight the concepts of employee flexibility and accountability, and laying the groundwork for the establishment of a healthier work culture where staff are engaged and focused on delivery of success.

We refreshed our organizational structure with some changes to our leadership and management portfolios. We refocused our core lines of business, allowing our employees the latitude and support to deliver in a targeted way, and be accountable for their work.

We engaged a new partner to help us design, deliver and interpret a refreshed employee engagement survey aimed at measuring and establishing the current engagement levels and attitudes of employees. Survey results were shared with employees late in 2014, and everyone was invited to participate in developing action plans to address key findings during an all staff meeting set for 2015. We also used feedback from staff across the organization to revise the employee performance and development planning process and develop a set of Guiding Principles which resulted in increased participation rates and consistency of program application.

Strengthen employee and supervisory learning and development opportunities

We continued to provide support for employee's individual learning goals. Staff participated in training focused on: public speaking, occupational health and safety, criminal and administrative law and the justice system, performance coaching, social media, effective communications and presentation training, information technology, project management, financial management, leadership, and negotiations – just to name a few!

We started the development of a "critical positions" succession planning framework to ensure our organization is protected against sudden loss of senior management services.

OBJECTIVE 3 – MANAGE RESOURCES SUSTAINABLY FOR FLEXIBILITY AND GROWTH

Create a standardized approach to assessing the impacts of new opportunities

This strategy was cancelled due to the organization's refocus on our regulatory

work of licensing, compliance, and, as necessary, enforcement for the business sectors we oversee.

Identify potential for resource waste, confirm the value of the resources we consume and pursue opportunities for efficiencies

This past year, we completed preliminary work in identifying potential areas for improvement with regard to our resources, suppliers, and administrative processes. We drafted an administrative review plan that reflects these considerations, and look forward to implementing the plan starting in 2015.

Expand our understanding of regulated industry economic drivers to anticipate impacts on our organization and consumers

Consumer Protection BC's understanding of regulated industries is an ongoing task for the organization. As each industry we oversee is diverse and constantly changing, we are required to continue to work with the sectors we regulate to further comprehend the issues affecting them. This has allowed us to better understand the impact of our regulatory practices and to target them more effectively.

	2013	2014
GOAL 1 PERFORMANCE MEASURE		
% of consumers with access to / awareness of our services.[1]	8%	n/a[2]
GOAL 2 PERFORMANCE MEASURE		
% of targeted inspections that result in high-impact violations detected and rectified.	82%	82%
GOAL 3 PERFORMANCE MEASURE		
% of stakeholders satisfied with engagement	77%	77%
GOAL 4 PERFORMANCE MEASURE		
% of consumers satisfied with our services.[3]	47%	53%
% of businesses satisfied/very satisfied with the overall quality of our services.	78%	75%
% of businesses satisfied/very satisfied with the quality of our processes.	76%	74%
Overall employment engagement score – scale 100.	See note[4]	70

[1] Based on net unaided awareness.

[2] The 2014 - 2016 Business Plan set the 2014 target as 12% (net unaided awareness); however, the performance measure criteria was reassessed in 2014. Moving forward, more appropriate measures will be used for this goal that reflect the success of specific consumer education campaigns.

[3] This measure is based on consumers who contacted Consumer Protection BC about an issue that falls under the law we administer and does not include consumers who were provided referrals to other organizations.

[4] Survey not conducted in 2013 – a new employee engagement survey was created and distributed in 2014.

By the Numbers

By the Numbers

Consumer Outreach

This year we continued to provide consumers with tools to allow them to resolve issues on their own before seeking Consumer Protection BC's direct assistance. To this end, we added consumer contract cancellation forms to the website to help consumer who believe contracts they have signed are misleading or unfair.

> *"I felt I was treated very respectfully and felt heard by the person I interacted with."*
> *Consumer, Inquiry Centre*

Recognizing the power of social media in educating and sharing our messages with consumers, we set some bold goals for 2014 – and surpassed our targets in nearly every instance. We were able to boost engagement on our Facebook page by nearly 96%; we achieved a 27% increase in our Twitter follows; views of our blog page soared by 191%; and our emails were opened nearly 10% more. Unique visits to our website jumped 49% to 280,673, reflecting our ability to attract new audiences. These figures speak to our ability to offer useful and timely information to British Columbians regarding their rights as consumers, empowering them to make informed decisions.

Licensing and Regulatory Operations

In an effort to streamline processes for licensees, we harmonized all fee schedules to take effect on January 1 each year. We engaged in a fee review consultation this year with all industries. We were able to simplify and amalgamate some fees and make reductions in others that were volume-based in the film classification, funeral service, and telemarketing industries. Most other fees and charges were maintained at a 2% increase, the same as the past three years.

	2012	2013	2014
MEDIA RELATIONS			
Media Contacts	162	158	142
Interviews	84	64	48
News Stories	182	214	224
INQUIRIES ABOUT LICENSEES			
Debt Collection	2,538	1,955	1,729
Travel Industry	766	672	673
Cremation, Interment, and Funeral Services	377	259	281
Telemarketing	204	131	86
Payday Loans	974	419	779
Home Inspectors	120	57	70
Film Classification	128	43	45
Other	7,239	6,106	6,416
INQUIRY RESPONSE TIME			
Calls Answered Within 2 Hours	98%	98%	88%
Calls Answered Live	94%	91%	73%
LICENCES BY INDUSTRY			
Debt Collection, Bailiffs, and Debt Poolers	5,424	5,257	4,689
Cremation, Interment, and Funeral Services	634	654	660
Motion Picture and Video Retailers, Distributors, and Theatres	2,407	2,346	2,305
Telemarketing	66	67	55
Travel Agents and Travel Wholesalers	1,115	1,205	1,255
Home Inspectors	542	517	488
Payday Lenders	280	285	281

By the Numbers

We completed a campaign in the funeral services sector to identify and address compliance issues around proper refrigeration. Through province-wide inspections, we educated and reminded funeral providers of their responsibilities in this area, and took enforcement action where necessary.

"You have been so amazingly helpful. Thank you!" Licensee

Our compliance department performed 465 inspections in 2014. Of note, 291 inspections were of businesses identified as being high-risk for non-compliance. Of these 291 inspections, 239 (82%) resulted in non-compliance being detected at the inspection. This result confirms that we are directing our compliance resources at non-compliant businesses; it also validates the tools we use to identify possible non-compliant candidates as reliable. Debt, funeral services, and travel made up 79% of the enforcement cases, confirming that we are channeling our enforcement resources toward the industries with the highest rates of consumer complaints and non-compliance issues. We closed 72% of files through voluntary compliance, confirming that voluntary compliance remains our central focus.

In 2014, the Supreme Court of BC upheld two of our enforcement decisions that were challenged through judicial review, reaffirming that our organization makes sound and fair decisions. In late July, we took over as trustee of the Cash Store Financial Services Inc. cash card refund process. As a result, about 5,700 borrowers have so far received refunds totaling some $147,000. In the coming months and years, our organization will attempt to locate approximately 44,500 additional eligible borrowers who are owed more than $850,000 in refunds.

Finally, we were able to recover more than $41,000 in restitution for consumers in 2014.

COMPLIANCE INSPECTIONS			
Debt Collection, Bailiffs, and Debt Poolers	13	14	17
Cremation, Interment, and Funeral Services	55	58	119
Motion Picture and Video Retailers, Distributors, and Theatres	142	74	77
Telemarketing	4	10	5
Travel Agents and Travel Wholesalers	173	215	198
Home Inspectors	2	6	0
Payday Lenders	64	36	49
ENFORCEMENT FILES CONCLUDED			
Debt Collection	46	68	63
Cremation, Interment, and Funeral Services	36	36	30
Motion Picture and Video Retailers, Distributors, and Theatres	129	66	56
Telemarketing	7	1	5
Travel Agents and Travel Wholesalers	145	144	74
Home Inspectors	25	15	9
Payday Lenders	29	26	14
Non-regulated	47	61	42
ASSETS, RECOVERIES AND RESTITUTION			
Assets Frozen Under Order	$0	$0	$6,383
Costs Recovered	$21,830	$37,747	$2,297
Voluntary Restitution	$17,191	$68,634	$39,249
Ordered Restitution	$0	$1,411	$2,191
Administrative Penalties issued to Consumer Advancement Fund	$14,450	$22,100	$14,450

By the Numbers

Motion Picture Classification

Our workload in classifying motion pictures continued to increase in 2014, where we processed 10% more films and videos than in 2013.

"Thanks so much for working hard with me to get this all completed in time. This year has been kind of crazy for organizing the classified films for the festival." – Licensee

Through hosting an international conference with movie regulators and industry representatives, we learned more about how today's consumers access information. As a result, we improved our Twitter content and reach, expanding to include embedded video and images. This resulted in our information being cited in publications around the world.

We offered a classification workshop at the Regina offices of Saskatchewan's Consumer Protection branch. This cross-jurisdictional engagement, along with our shared administrative agreement with Saskatchewan, alleviates some of the regulatory work for industry. To be classified in both Saskatchewan and BC, licensees are only required to apply once to Consumer Protection BC.

Stakeholder Engagement

In support of our desire to work more seamlessly with the needs of industry, we undertook extensive consultations with our Travel Industry Advisory Group and the broader travel industry around a proposal to harmonize travel renewals with the fiscal year-end of the travel business. Feedback was positive and, as such, we advised all our travel licensees of the change. We will roll out these renewal process changes in 2015

During our two-day event for representatives in the motion picture industry, we hosted participants from several provincial governments, the Canadian Radio-television and Telecommunications Commission, the Motion Picture Association of America, the

	2012	2013	2014
MOTION PICTURE CLASSIFICATION			
General release exhibition trailers and motion pictures viewed	1,565	1,725	1,655
General release exhibition trailers and motion pictures additional approvals	32,867	37,728	41,004
Adult retail and adult exhibition reviewed	210	190	177
Adult video decals	64,316	65,091	72,160
ADVISORY GROUP MEETINGS			
Cremation, Interment, and Funeral Services	2	2	2
Debt Collection	3	1	3
Telemarketing[1]	1	0	0
Travel	2	2	2
Subtotal:	***9***[2]	***5***	***7***
STAKEHOLDER / PARTNERSHIP MEETINGS			
Motion Picture	3	3	1
Payday Lenders	2	2	0
Home Inspectors	4	6	1
Subtotal	***9***	***11***	***2***

[1]Telemarketing Advisory Group was discharged as of November 2013.

[2]Total includes one additional consumer representative meeting. All Advisory Groups and Liaison Groups now include consumer representatives.

Entertainment Software Association, the Entertainment Software Rating Board, and the Motion Picture Association of Canada. While fostering positive relationships with these motion picture stakeholders, we presented updates and clarification on a number of regulatory issues.

We created a Debt Collection Industry Advisory Group sub-committee to consider the pending implementation of the *Limitation Act*. The sub-committee conducted research, met with provincial government representatives and received an independent (industry-funded) legal opinion related to potential impacts of this legislation. This information was presented to the advisory group for approval and was supplied to the Ministry of Justice for information purposes.
In our efforts to be forward-looking and responsive to the shifts and needs of the marketplace, as well as to offer effective engagement with our stakeholders, we began a review of our industry advisory group structure, exploring the best practices of other industries and regulators.

The Travel Assurance Fund

The Travel Assurance Fund

Administered by Consumer Protection BC, the Travel Assurance Fund is a fund of last resort that provides possible compensation to consumers who paid for but didn't receive travel services purchased through a BC-licensed travel agent or wholesaler. Over the past 10 years, travellers have been refunded $1.2 million through BC's Travel Assurance Fund.

In 2014, two business failures resulted in claims to the Travel Assurance Fund: Global Pacific Travel, which ceased operations in summer 2014 and Safari Studios Ltd., which ceased operations in the winter of 2014. The Travel Assurance Fund made payments to consumers who were clients of Global Pacific Travel, as well as Alameda Travel, which closed in April of 2013. Many of the Alameda claims were paid in 2014 due to the requirement for the claimants to provide sufficient documentation to support their claims. At the end of 2014, no payments have been made against Safari Studios, as that failure occurred late in the year.

TRAVEL ASSURANCE FUND STATEMENT

Opening balance as of January 1, 2014	$5,171,071
Fund income	$544,797
Payments and expenses from the Travel Assurance Fund	$261,290
Assets and liabilities as of December 31, 2014	$5,454,578

TRAVEL ASSURANCE FUND CLAIMS

Claims carried forward from 2013		10
Claims received in 2014		60
Reconsiderations received		0
Claims denied/closed:		26
20(a)(ii)(C) - Obtained compensation from other	1	
Does not meet 18(1)(a)	5	
Does not meet 18(1)(c)	1	
Claims closed due to insufficient information	19	
Claims approved		32
Claims carried forward to 2015		12
Total number of consumers impacted by approved claims		96
Amount paid out for approved claims		$121,046

Financial Statements

Financial Statements

As a result of operations, the Authority generated a surplus of $107,000.

Revenue and Expenses

The Authority earned $5.78 million in revenues in 2014, compared to $5.54 million in 2013. The increase in revenues primarily reflects the effect of fee increases announced for 2014. Expenses were $5.67 million in 2014, compared to $5.22 million in 2013. Increases experienced in communications and wage and benefit costs were partially offset by savings in legal and contract service costs.

Change in Net Assets

The net asset balance increased to $3.37 million at December 31, 2014. Net assets are used to create a reserve for future capital and operating expenditures. Consumer Protection BC has met its goal of maintaining a three to four month operating reserve which will enable us to continue to provide consumer protection services during any unforeseen event. To view a complete version of our audited financial statements, please visit the Publications section of our corporate website.

Administration of the *Motion Picture Act*

Administration of the *Motion Picture Act*

Consumer Protection BC has administered the *Motion Picture Act* (MPA) since 2007. Administering the MPA involves film classification, licensing, public relations, and compliance and enforcement services. Each year, our organization provides government with a report detailing our administration of the MPA and evaluating the following performance objectives listed in Section 8.06 of the administrative agreement:

- Response time in undertaking the powers, duties, and functions of the director under the MPA
- Public satisfaction in public information provided by Consumer Protection BC
- The percentage of licensees under the MPA that are in compliance with the MPA
- Frequency of fee increases
- Fees charged to perform the powers, duties, or functions of the Director required under the MPA compared with costs of delivering the same powers, duties, or functions
- Administration costs as they relate to program costs

Our responsibilities for administering the MPA are provided under the following groupings:

- Service to our stakeholders
- Compliance activity
- Financials

Service to our Stakeholders

We continued to increase services to our stakeholders by providing comprehensive and timely motion picture classification information on our motion picture website (www.filmratingsbc.ca) and by expanding and updating our offering of educational materials to increase licensees' understanding of their obligations.

	2012	2013	2014
RESPONSE TIME			
Processing adult video	3 days	3 days	3 days
Posting classification decisions	Same day	Same day	1 day
Processing video decal orders	2 days	2 days	2 days
Processing new adult-related licence applications	7 days	7 days	7 days
Processing new general release licence applications	2 days	2 days	2 days
Processing licence renewal applications	2 days	2 days	2 days
Responding to consumer inquiries	Live	Live	2 days
Processing inspection reports[1]	14 days	12 days	12 days

[1]Inspection reports are not provided for the motion picture industries, though follow-up communications on unlicensed activity is provided within this 12-day period.

Response time in undertaking the powers, duties, and functions of the Director under the MPA

We respond to consumer calls and emails within a 48-hour period. The table on the preceding page provides a breakdown of our response times in 2014.

Public satisfaction in the information we provide

Our complaint response and film classification processes aim to reflect the province's collective community standards. Where appropriate, feedback from consumers contributes directly to our classification policies. Our motion picture classification department received eight direct complaints from consumers in 2014, a 67% decrease over the previous year (24 total).

Five were from consumers who thought a particular classification was inappropriate, while the others had concerns about the legislation and business practices.

Compliance Activity

The percentage of licensees under the MPA that are in compliance with the MPA

We continued to enhance our ability to correctly identify non-compliant businesses, applying our compliance and enforcement resources in the areas of greatest need, and working to foster a climate of voluntary compliance.

Compliance outcomes and measures

Applying our risk-based assessment model, we carried out 77 inspections of businesses regulated under the MPA in 2014, including video retailers (adult and general release), theatres, and motion picture distributors. Inspections made under the MPA accounted for 17% of all inspections conducted in 2014.

Inspection outcomes, and thus compliance, are currently measured across four categories by severity (from "no action required" to "report to the Director"). Evidence that we were able to correctly identify potentially non-compliant activity is shown through the

	2012	2013	2014
NUMBER OF INSPECTIONS			
Video retailers	125	65	62
Theatres	16	9	12
Motion picture distributors	1	0	3
INSPECTION OUTCOMES			
Video retailers:			
No action required	40	10	11
Remedial action required	9	2	0
Follow-up required	75	52	47
Report to director	1	1	4
Theatres:			
No action required	11	6	5
Remedial action required	2	0	4
Follow-up required	2	3	2
Report to director	1	0	1
Motion picture distributors:			
No action required	0	0	2
Remedial action required	0	0	1
Follow-up required	1	0	0
Report to director	0	0	0
TOTAL	**142**	**74**	**77**
TOTAL APPROVED	62 (44%)	18 (24%)	23 (30%)
TOTAL UNACCEPTABLE	80 (56%)	56 (76%)	54 (70%)

number of inspections that resulted in unacceptable results, either "follow-up required" or "report to Director" (70%).

Enforcement outcomes and measures

Similar to inspection standards, investigation activity follows a risk-based and progressive-discipline approach, dealing with significant and recurring infractions more aggressively than isolated, unintentional errors. In 2014, we closed 56 enforcement files related to businesses regulated under the MPA and categorized each outcome as favourable, unfavourable or unfounded/withdrawn. In general, case outcomes remain positive and the majority of licensees voluntarily comply with detected violations.

Financials

We undertook a fee review in 2014 for all sectors, which will go into effect in 2015. Consumer Protection BC did not increase classification review fees in 2014.

We eliminated several fees including record changing and film repair. We amalgamated some classification fees, eliminated other fees, and held classification fees at the same level as the previous year through to 2017.

The classification fees we removed include:

- 10-minute minimum review fee for theatrical film and adult video
- Record amendment fee
- Fees for the preparation, handling, or repairing of an unfinished film necessary for review

Frequency of fee increases

Fees for motion picture licensing increased 2% in 2014; this is consistent with all the industries we regulate. We undertook a fee review in 2014 for all sectors which will go into effect in 2015.

	2012	2013	2014
CASE OUTCOMES			
Video retailers:			
Favourable	97	56	45
Unfavourable	3	1	6
No outcome	22	1	1
Theatres:			
Favourable	7	1	2
Unfavourable	0	0	0
No outcome	1	1	2
Motion picture distributors:			
Favourable	1	1	0
Unfavourable	0	0	0
No outcome	5	0	0
TOTAL	**136**	**61**	**56**
TOTAL APPROVED	105 (77%)	58 (95%)	47 (81%)
TOTAL UNACCEPTABLE	3 (2%)	1 (1.6%)	6 (11%)

Fees charged to perform the powers, duties, or functions of the Director required under the MPA compared with costs of delivering the same powers, duties, or functions

Consumer Protection BC is authorized to set fees subject to Ministerial approval. We operate on a cost-recovery model providing various services to motion picture distributors, retailers, and theatres regulated under the MPA. Our fee schedule is publicly available at www.filmratingsbc.ca.

Fee Waivers

Under our current policy, we waive review fees for films submitted by many registered BC societies and registered federal charities. In 2014, we classified 472 theatrical films for these groups, representing about 41% of the total number of theatrical feature films reviewed and thousands of hours of work for which there was no cost recovery.

Adult Market

In 2014, adult video submissions for approval continued the downward trend of the past six years. Consumers increasingly seem to be accessing adult content via broadcast, video-on-demand, online, and pay-per-view services – which are not regulated under the MPA. This shift in the retail market and distribution structure has impacted the number of adult video retail licensees. In 2013, we licensed 103 adult retailers. In 2014, this number was 85.

Administration costs as they relate to program costs

Consumer Protection BC operates on a cost-recovery basis. This means the classification and licensing fees we assess must cover all the direct (program) and indirect (administration) costs. Our costing model is approved by our Board of Directors and our financial statements are reviewed by independent auditors on an

	2012	2013	2014
ADULT MARKET			
Adult videos reviewed	210	190	177
Adult video decals issued	64,316	65,091	72,160

annual basis. The costing model separates the MPA direct and indirect costs by service functions that include: licensing, compliance and enforcement services, helping consumers, classifying films, and public policy and industry relations.

Costs related to regulating the motion picture industry totaled approximately 29.7% of Consumer Protection BC's annual expenditure in 2014. Overall, costs for regulating the motion picture industry in BC totaled $1.645 million in 2014.

Industry Advisory Groups

Industry Advisory Groups

Our services are shaped and strengthened through the participation of our stakeholders. The following individuals were members of industry advisory groups that provided feedback to our organization in 2014, and we thank them for their continued contributions.

Consumer Protection BC employee representatives chaired all the following advisory groups.

Debt Collection Industry Advisory Group:

- Jim Hanon, Owner, Terminal Bailiffs and Collectors
- Margaret Johnson, President, Solutions Credit Counselling Service
- Thomas Kwan, Assistant Superintendent, Superintendent of Bankruptcy, Industry Canada
- Murray Morrison, President, Morrison & Co Law Corporation
- Peter Powers, Managing Partner, Accurate Effective Group
- Gary Sandhu, Director, CBV Collection Services
- Darry Taylor, President, International Credit Assistance Ltd.
- Stacy Yanchuk Oleksy, Director of Education and Community Awareness, Credit Counselling Society

Cremation, Interment, and Funeral Services Industry Advisory Group:

- Chris Benesch, Owner, Earth's Option Cremation and Burial Services
- Sheila Charneski, Ex-President, BBB (Mainland)
- Jayson Gordon, Market Director, Service Corporation International (SCI)
- Ray Hanson, President and GM, Hansons' Arbor Funeral Chapels & Crematorium
- Dr. Marylene Kyriazis, Regional Director, VCH (BC Hospice Palliative Care Association)
- Aaron Morrison, Manager, Bell & Burnaby Funeral Directors
- Sandy Poelvoorde, Owner, Boyd's Funeral Services
- Nicole Renwick, Executive Director, Memorial Society of British Columbia

Travel Industry Advisory Group:

- Marlene Brown, Regional Manager, ACTA BC/Yukon
- John Felice, VP Franchise Operations, Expedia CruiseShipCentres
- Bill Huzar, Past President & Secretary, Consumers Council of Canada
- Joanne Lang, Risk and Legal Manager, Flight Centre
- Herbert Lee, Managing Director, LTA Holidays (Canada)
- Suzanne Milino, Past VP, Service and Sales Delivery, BCAA
- Kyle Oram, CEO General Manager, KVI Travel
- Albert Tseng, President, Canadian Inbound Tourism Association

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Toll-free: 1-888-564-9963
Fax: 250-920-7181
Email: info@consumerprotectionbc.ca

Licensing Department:
Toll-free: 1-888-564-9963
Fax: 250-920-7181
Email: operations@consumerprotectionbc.ca

Motion Picture Classification:
Toll-free: 1-888-564-9963
Fax: 604-320-1655
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Blog: www.consumerprotectionbc.ca/blog
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